

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

KAREN L. MCCAFFREY

Debtor(s)

Case No. 15-22078CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/08/2015.
- 2) The plan was confirmed on 09/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/14/2015, 07/12/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/22/2017.
- 5) The case was converted on 08/07/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,327.17.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$39,971.44
Less amount refunded to debtor	\$1,336.33

NET RECEIPTS: **\$38,635.11**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,483.96
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,585.78
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,069.74**

Attorney fees paid and disclosed by debtor: \$1,445.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BALDWIN BOROUGH (SWG)	Secured	NA	409.10	409.10	0.00	0.00
BALDWIN BOROUGH (SWG)	Secured	NA	62.66	62.99	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	309.00	344.56	344.56	0.00	0.00
CENTRAL LOAN ADMINISTRATIO	Secured	24,872.00	NA	NA	2,521.91	0.00
CENTRAL LOAN ADMINISTRATIO	Secured	0.00	NA	512.00	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	6,950.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	423.70	423.70	0.00	0.00
PEOPLESNATURAL GAS CO LLC - I	Unsecured	NA	542.69	542.69	0.00	0.00
PERITUS PORTFOLIO SERVICES II/A	Unsecured	0.00	4,517.59	4,517.59	0.00	0.00
PERITUS PORTFOLIO SERVICES II/A	Secured	22,506.00	18,500.00	18,500.00	6,234.01	1,781.89
PRA RECEIVABLES MANAGEMENT	Unsecured	4,633.00	4,768.90	4,768.90	0.00	0.00
US BANK NA - TRUSTEE FOR PROF	Secured	0.00	16,932.02	16,932.02	0.00	0.00
US BANK NA - TRUSTEE FOR PROF	Secured	161,089.00	169,330.40	0.00	24,027.56	0.00
US BANK NA - TRUSTEE FOR PROF	Priority	0.00	695.00	500.00	0.00	0.00
USAA FSB	Unsecured	8,070.00	8,147.25	8,147.25	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$26,549.47	\$0.00
Mortgage Arrearage	\$17,444.02	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,500.00	\$6,234.01	\$1,781.89
All Other Secured	\$472.09	\$0.00	\$0.00
TOTAL SECURED:	\$36,416.11	\$32,783.48	\$1,781.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$500.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$500.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,744.69	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,069.74</u>
Disbursements to Creditors	<u>\$34,565.37</u>
TOTAL DISBURSEMENTS :	<u>\$38,635.11</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/28/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.